

FIRST BANCSHARES, INC., THE

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 2385493	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$680	\$719	5.7%		
Loans	\$388	\$414	6.7%		
Construction & development	\$63	\$58	-9.2%		
Closed-end 1-4 family residential	\$91	\$105	15.6%		
Home equity	\$14	\$14	-2.8%		
Credit card	\$0	\$0	21.2%		
Other consumer	\$7	\$8	18.2%		
Commercial & Industrial	\$48	\$53	10.0%		
Commercial real estate	\$139	\$142	2.2%		
Unused commitments	\$59	\$64	7.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$58	\$62	6.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$160	\$161	0.4%		
Cash & balances due	\$23	\$30	29.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$14	\$20	48.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$15	\$19	32.6%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$611	\$644	5.4%		
Deposits	\$567	\$589	3.8%		
Total other borrowings	\$29	\$38	33.6%		
FHLB advances	\$12	\$32	164.1%		
Equity					
Equity capital at quarter end	\$69	\$75	8.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$11	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.3%	8.4%	--		
Tier 1 risk based capital ratio	12.4%	12.6%	--		
Total risk based capital ratio	13.3%	13.6%	--		
Return on equity ¹	6.3%	7.7%	--		
Return on assets ¹	0.6%	0.8%	--		
Net interest margin ¹	3.6%	3.5%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	80.3%	132.8%	--		
Loss provision to net charge-offs (qtr)	166.2%	308.3%	--		
Net charge-offs to average loans and leases ¹	0.4%	0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	1.5%	2.9%	0.0%	0.1%	--
Closed-end 1-4 family residential	1.4%	1.0%	0.2%	0.1%	--
Home equity	0.2%	0.8%	0.1%	0.1%	--
Credit card	0.0%	1.3%	0.0%	0.0%	--
Other consumer	0.8%	0.1%	0.4%	0.0%	--
Commercial & Industrial	0.5%	0.3%	0.0%	0.0%	--
Commercial real estate	2.2%	0.4%	0.1%	0.0%	--
Total loans	1.4%	0.9%	0.1%	0.1%	--